

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kenneth J Dreisbach
 Cynthia F. Dreisbach
 Debtors

Case No. 17-14031-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db/jdb	+Kenneth J Dreisbach, Cynthia F. Dreisbach, 191 Birch Drive, Levittown, PA 19054-2810
13932135	+Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
13932136	+Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
13932139	+Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
13932140	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
13932141	+Phelan, Halinan, Diamond & Jones, Suite 1400, 1617 JFK Boulevard, Philadelphia, PA 19103-1814
13932143	+Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
13932144	+Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM Dec 09 2017 01:03:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	E-mail/Text: bankruptcy@phila.gov Dec 09 2017 01:10:15 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 09 2017 01:09:33 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 09 2017 01:10:01 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13932134	E-mail/Text: bankruptcy@phila.gov Dec 09 2017 01:10:15 City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
13932133	E-mail/Text: bankruptcy@phila.gov Dec 09 2017 01:10:15 City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
13932131	+EDI: CAPITALONE.COM Dec 09 2017 01:03:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
13932132	+E-mail/Text: ecf@ccpclaw.com Dec 09 2017 01:09:05 Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
13932138	EDI: IRS.COM Dec 09 2017 01:03:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
13932142	+EDI: PRA.COM Dec 09 2017 01:03:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
13932145	+EDI: VERIZONEAST.COM Dec 09 2017 01:03:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13932137 Fairless Credit Union

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2017 at the address(es) listed below:

MATTEO SAMUEL WEINER	on behalf of Creditor	Carisbrook Asset Holding Trust
bkgroup@kmlawgroup.com		
MICHAEL A. CATALDO2	on behalf of Joint Debtor	Cynthia F. Dreisbach ecf@ccpclaw.com,
igotnotices@ccpclaw.com		
MICHAEL A. CATALDO2	on behalf of Debtor	Kenneth J Dreisbach ecf@ccpclaw.com,
igotnotices@ccpclaw.com		

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

MICHAEL A. CIBIK2 on behalf of Joint Debtor Cynthia F. Dreisbach ecf@ccpclaw.com,
igotnotices@ccpclaw.com

MICHAEL A. CIBIK2 on behalf of Debtor Kenneth J Dreisbach ecf@ccpclaw.com,
igotnotices@ccpclaw.com

ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Kenneth J Dreisbach	Social Security number or ITIN	xxx-xx-0158
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Cynthia F. Dreisbach	Social Security number or ITIN	xxx-xx-8298
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-14031-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenneth J Dreisbach

Cynthia F. Dreisbach

12/7/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.